



COT Security Alert – New Phishing/Smishing Threats

COT Security Services has been notified of a new targeted phishing/smishing attack posing as the Commonwealth Credit Union which may land in state email inboxes or as text messages on cell phones, whether or not the recipient is a customer of the CCU. The email contains a link that takes the user to a fake CCU site with the purpose of obtaining personal information to use in theft or fraud. The cell phone text message may direct the recipient to a web site or to call a phone number. A sample of the phishing email and more information on it may be found at the Commonwealth Credit Union's website at www.cwcu.org/library/scams/010509scam.htm. Information on the text message scam can be found at http://www.cwcu.org/library/scams/121808scam.htm. Other current threats using this institution may be found at their site at http://www.cwcu.org/library/IDtheft/index.htm. New threats may be received by users before the CCU or any other bank is aware.

Users should be aware that banks and financial institutions **do not initiate** transactions with customers via email or text messages and that all such correspondence is therefore suspect. Customer assets are safest when transactions are initiated by the customer in person or using publicly listed contact information.

Phishing is using social engineering through email to obtain personal information or spread malicious code. Smishing is the mobile phone counterpart to phishing. Some information on smishing can be found at http://www.webopedia.com/TERM/S/SMiShing.html.

This scam is an example of the dangers of clicking on links in unexpected emails or responding to unsolicited emails, even when we think we know the sender. More information on the dangers of phishing emails can be found at www.microsoft.com/protect/yourself/phishing/identity.mspx and www.onguardonline.gov/phishing.html.

NOTICE: COT is providing this information so that you are aware of the latest security threats, vulnerabilities, software patches, etc. You should consult with your network administrator or other technical resources to ensure that the appropriate actions for these alerts are followed. If you are a network administrator and need additional information, please call the Help Desk at 502.564.7576.

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